

Filed 08/02/2007 Page 1 of 2

**NCO FINANCIAL SYSTEMS INC**

FORMERLY RISK MANAGEMENT ALTERNATIVES, INC.  
507 Prudential Road, Horsham, PA 19044

**1-215-442-8303**

**OFFICE HOURS:**

8AM-9PM MON THRU THURSDAY

**8AM-5PM FRIDAY**

**8AM-12PM SATURDAY**

Sep 14, 2006

**CREDITOR: LVNV Funding,LLC**

ACCOUNT #: 4024116009970003

REGARDING: 132250368

**PRINCIPAL: \$ 2032.06**

**INTEREST: \$ 454.29**

INTEREST RATE: 20.000%

**COLLECTION CHARGES: \$ 0.00**

**COSTS: \$ 0.00**

OTHER CHARGES: \$ 0.00

**TOTAL BALANCE: \$2486.35**

**Calls to or from NCO Financial Systems, Inc. may be monitored or recorded for quality assurance.**

LB18ET

2589

ROBERT ZUCHOWSKI

1840 MESITA WAY

SAN JOSE CA 95124-1636

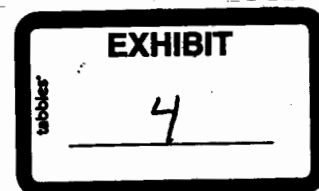
[illegible]

Dear ROBERT ZUCHOWSKI,

We have been unable to come to an agreed repayment plan with you regarding this debt. We can offer you a settlement for less than the full balance on your account. Unless we enter into a mutually acceptable agreement, the account will be returned to LVNV Funding, LLC for review for referral to an attorney licensed in your state.

You may also make payment by visiting us online at [www.ncofinancial.com](http://www.ncofinancial.com). Your unique registration code is C6B18ET9-9B6E5Z9

**Please contact us at 1-215-442-8303.**



**Should you choose not to accept this offer, your account balance may be periodically increased due to the addition of accrued interest or other charges as provided in your agreement with the original creditor or as otherwise provided by state law.**

**This is an attempt to collect a debt. Any information obtained will be used for that purpose. This is a communication from a debt collector.**

PLEASE RETURN THIS PORTION WITH YOUR PAYMENT (MAKE SURE ADDRESS SHOWS THROUGH WINDOW)

Account #	Total Balance
6B18ET	\$ 2486.35

ROBERT ZUCHOWSKI

### Payment Amount

\$

**Check here if your address or phone number has changed and provide the new information below.**

**Make Payment To:**

|||||||

NCO FINANCIAL SYSTEMS

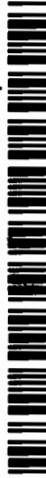
PO BOX 15740

WILMINGTON, DE 19850-5740

NCO D5  
2589

0199006818ET00000000100000000002486359

PO BOX 15630  
DEPT 99  
WILMINGTON DE 19850



2589

LB1AET  
ROBERT ZUCHOWSKI  
1840 MESITA WAY  
SAN JOSE CA 95124-1536



**FIRST-CLASS**

